

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
GMAT Legal Title Trust 2013-1, U.S. Bank National
Association, as Legal Title Trustee

In Re:

Christopher A. James
Lillith James,

Debtors.



Order Filed on September 16, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-27925 MBK

Adv. No.:

Hearing Date: 9/11/19 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 16, 2019

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Christopher A. James, Lillith James

Case No: 15-27925 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, GMAT Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Title Trustee, Denise Carlon appearing, upon a certification of default as to real property located at 222 Oliver Avenue, Trenton, NJ 08618, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 31, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2019 through August 2019 for a total post-petition default of \$3,792.84 (3 @ \$1,326.37, \$186.27 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a lump sum payment of \$3,792.84; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and creditor's certification of default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Christopher A. James
Lillith James
Debtors

Case No. 15-27925-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.
db/jdb +Christopher A. James, Lillith James, 222 Oliver Avenue, Trenton, NJ 08618-2823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar on behalf of Debtor Christopher A. James mail@njpalaw.com,
r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Lillith James mail@njpalaw.com,
r56958@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Specialized Servicing LLC, as servicing agent for GMAT
Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Title Trustee
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Servicing LLC, as servicing agent for
GMAT Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Title Trustee
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor GMAT Legal Title Trust 2013-1, U.S. Bank National
Association, as Legal Title Trustee rsolarz@kmlawgroup.com

TOTAL: 9